

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
WESTERN DIVISION**

In re: BENTON, CHELSEA M.

§ Case No. 18-33886-MAW

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on December 14, 2018. The undersigned trustee was appointed on December 14, 2018.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 115,139.86

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>34,525.85</u>
Bank service fees	<u>687.85</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>1,250.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 78,676.16</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 05/31/2019 and the deadline for filing governmental claims was 06/12/2019. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$8,944.49. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$8,944.49, for a total compensation of \$8,944.49.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$1,175.60, for total expenses of \$1,175.60.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 10/11/2021 By: /s/Patti Baumgartner-Novak

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 18-33886-MAW

Trustee: (550690) Patti Baumgartner-Novak

Case Name: BENTON, CHELSEA M.

Filed (f) or Converted (c): 12/14/18 (f)

\$341(a) Meeting Date: 02/12/19

Period Ending: 10/11/21

Claims Bar Date: 05/31/19

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 2140 Shenandoah, Toledo, OH Sold per Court Order of 03/01/21, Doc. 45	88,400.00	45,139.86		45,139.86	FA
2 2128 Shenandoah, Toledo, OH Sold per Court Order of 02/16/21, Dc. 36	26,500.00	70,000.00		70,000.00	FA
3 2009 Toyota Corolla, 100000 miles.	6,000.00	0.00		0.00	FA
4 Misc. furniture and appliances	3,000.00	0.00		0.00	FA
5 Television, computer	1,000.00	0.00		0.00	FA
6 Clothing	1,000.00	0.00		0.00	FA
7 checking/savings: Fifth Third Bank	200.00	0.00		0.00	FA
8 State Teachers Retirement: STRA	Unknown	0.00		0.00	FA
8 Assets Totals (Excluding unknown values)	\$126,100.00	\$115,139.86		\$115,139.86	\$0.00

Major Activities Affecting Case Closing:

houses sold - funds received- claims reviewed 6/13/19 - taxes prepared - no taxes owed - TFR 09/30/21

Initial Projected Date Of Final Report (TFR): December 1, 2019

Current Projected Date Of Final Report (TFR): September 30, 2021 (Actual)

October 11, 2021

Date

/s/ Patti Baumgartner-Novak

Patti Baumgartner-Novak

Form 2

Cash Receipts And Disbursements Record

Case Number: 18-33886-MAW
Case Name: BENTON, CHELSEA M.

Trustee: Patti Baumgartner-Novak (550690)
Bank Name: Metropolitan Commercial Bank
Account: *****2378 - Checking Account
Blanket Bond: \$2,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***1794
Period Ending: 10/11/21

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/16/21		Liberty Title Inc	net proceeds from sale of 2140 Shenandoah		22,112.08		22,112.08
	{1}		Gross proceeds from 45,100.00 sale of 2140 Shenandoah	1110-000			22,112.08
			County taxes 12/20/20 - -602.10 03/16/21	2820-000			22,112.08
			Lucas County Auditor -180.40 transfer tax	2820-000			22,112.08
			Realtor commission -4,000.00	3510-000			22,112.08
			Title settlement fee to -250.00 Liberty Title	2500-000			22,112.08
			Title Policy First -304.18 American Title Ins Co	2500-000			22,112.08
			Delinquent taxes Lucas -16,225.71 County Treasurer	2820-000			22,112.08
			Delinquent Water Bill to -1,095.39 Dept. of Public Utilities	2500-000			22,112.08
	{1}		Credit for HOA fees 39.86 03/16/21 to 01/01/22	1110-000			22,112.08
			HOA fees (pro-rated and -50.00 credit back to seller, see above)	2500-000			22,112.08
			Past due HOA fees to -320.00 Westmoreland Association	2500-000			22,112.08
03/18/21	101	Toledo Edison	Final Electric bill for 2140 Shenandoah	2420-000		31.59	22,080.49
03/18/21	102	Foremost Insurance Company	Insurance on 2140 Shenandoah, Toledo, OH 43607 - #381-5004734592-01 Voided on 03/18/21	2420-000		281.25	21,799.24
03/18/21	102	Foremost Insurance Company	Insurance on 2140 Shenandoah, Toledo, OH 43607 - #381-5004734592-01 Voided: check issued on 03/18/21	2420-000		-281.25	22,080.49
03/18/21	103	Foremost Insurance Company	Insurance on 2128 Shenandoah, Toledo, OH 43607 - #381-5004734779-01	2420-000		322.00	21,758.49
03/18/21	104	Chelsea Benton	Exemption in 2140 Shenandoah, Toledo, OH	8100-002		1,250.00	20,508.49
03/24/21		Louisville Title	Net proceeds from sale of 2128 Shenandoah		60,121.02		80,629.51
	{2}		Gross proceeds from 70,000.00 sale of 2128 Shenandoah	1110-000			80,629.51

Subtotals : \$82,233.10 \$1,603.59

Form 2

Cash Receipts And Disbursements Record

Case Number: 18-33886-MAW
Case Name: BENTON, CHELSEA M.

Trustee: Patti Baumgartner-Novak (550690)
Bank Name: Metropolitan Commercial Bank
Account: *****2378 - Checking Account
Blanket Bond: \$2,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***1794
Period Ending: 10/11/21

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			County Taxes 12/20/20 to 03/23/21 -255.29	2820-000			80,629.51
			Realtor commission -4,200.00	3510-000			80,629.51
			Settlement fees to Louisville Title Agency -250.00	2500-000			80,629.51
			Title Insurance to Louisville Title Agency -402.50	2500-000			80,629.51
			Lucas County Auditor transfer tax -280.00	2820-000			80,629.51
			Delinquent HOA fees paid to Westmoreland Association -331.48	2500-000			80,629.51
			Delinquent taxes Lucas County Treasurer -4,159.71	2820-000			80,629.51
03/31/21		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		36.37	80,593.14
04/09/21	105	Foremost Insurance Company	Insurance on 2128 Shenandoah, Toledo, OH 43607 - #381-5004734779-01	2420-000		14.00	80,579.14
04/28/21	106	Thomas P. Goodwin	Attorney for Trustee fees paid per Court Order of 04.26.2021	3210-000		986.00	79,593.14
04/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		129.14	79,464.00
05/28/21		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		119.01	79,344.99
06/14/21		Foremost Insurance CO	refund of insurance payment	2420-000		-322.00	79,666.99
06/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		140.15	79,526.84
07/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		127.45	79,399.39
08/31/21		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		135.73	79,263.66
09/21/21	107	Gary Wagner	Accountant to Trustee fees paid pursuant to Court Order of 09/20/21, Doc. 58	3410-000		587.50	78,676.16

ACCOUNT TOTALS	82,233.10	3,556.94	\$78,676.16
Less: Bank Transfers	0.00	0.00	
Subtotal	82,233.10	3,556.94	
Less: Payments to Debtors		1,250.00	
NET Receipts / Disbursements	\$82,233.10	\$2,306.94	

Form 2

Cash Receipts And Disbursements Record

Case Number: 18-33886-MAW
Case Name: BENTON, CHELSEA M.

Trustee: Patti Baumgartner-Novak (550690)
Bank Name: Metropolitan Commercial Bank
Account: *****2378 - Checking Account
Blanket Bond: \$2,000,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***1794
Period Ending: 10/11/21

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

Net Receipts :	82,233.10
Plus Gross Adjustments :	32,906.76
Less Payments to Debtor :	1,250.00
Net Estate :	\$113,889.86

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****2378	82,233.10	2,306.94	78,676.16
	<u>\$82,233.10</u>	<u>\$2,306.94</u>	<u>\$78,676.16</u>

Exhibit C - Claims Analysis**Case: 18-33886-MAW BENTON, CHELSEA M.**

Claims Bar Date: 05/31/19

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	Patti Baumgartner-Novak 3015 Navarre Ave Suite 203 Oregon, OH 43616 <2200-00 Trustee Expenses>, 200	Admin Ch. 7 12/14/18		\$1,175.60 \$1,175.60	\$0.00	\$1,175.60
	Patti Baumgartner-Novak 3015 Navarre Ave Suite 203 Oregon, OH 43616 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 12/14/18		\$8,944.49 \$8,944.49	\$0.00	\$8,944.49
1	MERRICK BANK Resurgent Capital Services PO Box 10368 Greenville, SC 29603-0368 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 02/22/19	7052 Claim reviewed and ok'd. pbn ----- Schedule F Account: 7052	\$1,382.91 \$1,382.91	\$0.00	\$1,382.91
2	Capital One Bank (USA), N.A. by American InfoSource as agent PO Box 71083 Charlotte, NC 28272-1083 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 02/27/19	2949 Claim reviewed and ok'd. pbn ----- Schedule F Account: 2949	\$1,010.38 \$1,010.38	\$0.00	\$1,010.38
3	Capital One Bank (USA), N.A. by American InfoSource as agent PO Box 71083 Charlotte, NC 28272-1083 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 02/27/19	0182 Claim reviewed and ok'd. pbn ----- Schedule F Account: 0182	\$2,764.99 \$2,764.99	\$0.00	\$2,764.99
4	U.S. Bank National Association PO Box 5227 Cincinnati, OH 45201-5227 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 03/29/19	1181 Claim reviewed and ok'd. pbn	\$1,377.89 \$1,377.89	\$0.00	\$1,377.89
5	U.S. Department of Education c/o FedLoan Servicing P.O. Box 530210 Atlanta, GA 30353 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 04/18/19	1679 Claim reviewed and ok'd. pbn ----- Schedule F Account: 1679	\$214,390.54 \$214,390.54	\$0.00	\$214,390.54

Exhibit C - Claims Analysis**Case: 18-33886-MAW BENTON, CHELSEA M.**

Claims Bar Date: 05/31/19

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
6P	City of Toledo Division of Taxation Attn: Beth Sorgenfrei One Government Center, Suite 2070 Toledo, OH 43604	Priority 05/24/19	1679 Claim reviewed and ok'd. pbn ----- Schedule E Account: 1679	\$1,034.42 \$1,034.42	\$0.00	\$1,034.42
	<5800-00 Claims of Governmental Units>, 570					
6U	City of Toledo Division of Taxation One Government Center Suite 2070 Toledo, OH 43604	Unsecured 05/24/19	 Claim reviewed and ok'd. pbn	\$754.24 \$754.24	\$0.00	\$754.24
	<7300-00 Fines, Penalties § 726(a)(4)>, 630					
7	Department Stores National Bank c/o Quantum3 Group LLC PO Box 657 Kirkland, WA 98083-0657	Unsecured 05/31/19	0626/MACY'S Claim reviewed and ok'd. pbn	\$367.44 \$367.44	\$0.00	\$367.44
	<7100-00 General Unsecured § 726(a)(2)>, 610					
8	Dawn L. Burgan 26640 Mingo Dr. Perrysburg, OH 43551	Unsecured 05/31/19	 Claim reviewed and ok'd. pbn	\$25,000.00 \$25,000.00	\$0.00	\$25,000.00
	<7100-00 General Unsecured § 726(a)(2)>, 610					
ADMIN	Clerk of US Bankruptcy Court 1716 Spielbusch Avenue Toledo, OH 43604	Admin Ch. 7 12/14/18	 Motion to defer fee for Motion to Sell 2128 Shenandoah	\$188.00 \$188.00	\$0.00	\$188.00
	<2700-00 Clerk of the Court Costs (includes adversary and other filing fees)>, 200					
ADMIN	Clerk of US Bankruptcy Court 1716 Spielbusch Avenue Toledo, OH 43604	Admin Ch. 7 12/14/18	 Motion to defer fee to Sell 2140 Shenandoah	\$188.00 \$188.00	\$0.00	\$188.00
	<2700-00 Clerk of the Court Costs (includes adversary and other filing fees)>, 200					
Case Total:					\$0.00	\$258,578.90

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 18-33886-MAW

Case Name: BENTON, CHELSEA M.

Trustee Name: Patti Baumgartner-Novak

Balance on hand: \$ 78,676.16

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 78,676.16

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Patti Baumgartner-Novak	8,944.49	0.00	8,944.49
Trustee, Expenses - Patti Baumgartner-Novak	1,175.60	0.00	1,175.60
Charges, U.S. Bankruptcy Court	376.00	0.00	376.00

Total to be paid for chapter 7 administration expenses: \$ 10,496.09Remaining balance: \$ 68,180.07

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 68,180.07

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$1,034.42 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
6P	City of Toledo Division of Taxation	1,034.42	0.00	1,034.42

Total to be paid for priority claims: \$ 1,034.42
 Remaining balance: \$ 67,145.65

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 246,294.15 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 27.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	MERRICK BANK	1,382.91	0.00	377.01
2	Capital One Bank (USA), N.A.	1,010.38	0.00	275.45
3	Capital One Bank (USA), N.A.	2,764.99	0.00	753.80
4	U.S. Bank National Association	1,377.89	0.00	375.65
5	U.S. Department of Education	214,390.54	0.00	58,447.97
7	Department Stores National Bank	367.44	0.00	100.17
8	Dawn L. Burgan	25,000.00	0.00	6,815.60

Total to be paid for timely general unsecured claims: \$ 67,145.65
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 754.24 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
6U	City of Toledo Division of Taxation	754.24	0.00	0.00

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00